

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Austin X. Jones
Debtor

Case No. 24-02941-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Nov 14, 2024

User: AutoDocke
Form ID: 309I

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2024:

Recip ID	Recipient Name and Address
db	Austin X. Jones, 506 S Irving Ave Apt 3, Scranton, PA 18505-2052
5668399	+ Am Bapt Cu, 255 N. Lone Hill Ave., San Dimas, CA 91773-2308
5668406	Elan Fin Svcs/fulton, Cb Disputes, Saint Louis, MO 63166
5668413	Key Bank N.A., Attn: Bankruptcy OH-01-51-0622 4910 Tied, Brooklyn, OH 44144
5668416	Pelican State Credit Union, Attn: Member Solutions/Bankruptcy Dept 2, Baton Rouge, LA 70816
5668424	U.S. Attorney, Middle District of Pa., 235 N Washington Ave Ste 311, Scranton, PA 18503-1533
5668425	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683
5668426	+ Upst/cubi, P.o. Box 1503, San Carlos, CA 94070-7503

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: help@cibiklaw.com	Nov 14 2024 18:38:00	Michael A. Cibik, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	Email/Text: info@pamdl3trustee.com	Nov 14 2024 18:38:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustregion03.ha.ecf@usdoj.gov	Nov 14 2024 18:38:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5668398	+ Email/PDF: AffirmBKNotifications@resurgent.com	Nov 14 2024 18:54:10	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862
5668400	EDI: CAPITALONE.COM	Nov 14 2024 23:39:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5668401	EDI: CAPITALONE.COM	Nov 14 2024 23:39:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
5668402	Email/Text: bankruptcy@connexuscu.org	Nov 14 2024 18:38:00	Connexus Credit Union, Attn: Bankruptcy, PO Box 8026, Wausau, WI 54402-8026
5668403	+ EDI: CCS.COM	Nov 14 2024 23:39:00	Credit Collection Services, Attn: Bankruptcy, 725 Canton St, Norwood, MA 02062-2679
5668405	EDI: DISCOVER	Nov 14 2024 23:39:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
5668404	+ Email/Text: GenLit@doc.gov	Nov 14 2024 18:38:00	Department Of Comm F, 1401 Constitution Ave Nw, Washington, DC 20230-0002
5668407	Email/Text: mhassan@faicollect.com	Nov 14 2024 18:38:00	Financial Assistance, Inc, Attn: Bankruptcy Attn: Bankruptcy, 1130 140th Ave NE , Ste 100A, Bellevue, WA 98005
5668408	+ Email/Text: SAABankruptcy@fcbanking.com	Nov 14 2024 18:38:00	First Commonwealth Bank, Attn: Legal Department 601 Philadelphia, Indiana, PA 15701-3952

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5668409	+ Email/Text: GSBankElectronicBankruptcyNotice@google.com	Nov 14 2024 18:38:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
5668410	EDI: IRS.COM	Nov 14 2024 23:39:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5668411	EDI: JEFFERSONCAP.COM	Nov 14 2024 23:39:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, Po Box 7999, Saint Cloud, MN 56302-7999
5668412	EDI: JPMORGANCHASE	Nov 14 2024 23:39:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane, Monroe, LA 71203
5668414	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 14 2024 18:43:54	Lvln Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
5668415	+ Email/Text: jllothrop@macu.com	Nov 14 2024 18:38:00	Mountain America Credit Union, Attn: Bankruptcy 9800 S Monroe St, Sandy, UT 84070-4419
5668417	Email/Text: fesbank@attorneygeneral.gov	Nov 14 2024 18:38:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5668420	+ EDI: G2RSPSECU	Nov 14 2024 23:39:00	PSECU, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
5668420	+ Email/Text: bankruptcynotices@psecu.com	Nov 14 2024 18:38:00	PSECU, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
5668418	EDI: PENNDEPTREV	Nov 14 2024 23:39:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5668418	Email/Text: RVSVBCICNOTICE1@state.pa.us	Nov 14 2024 18:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
5668419	^ MEBN	Nov 14 2024 18:35:29	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
5668421	Email/Text: resolutionrecovery@servicecu.org	Nov 14 2024 18:38:00	Service Credit Union, Attn: Bankruptcy, PO Box 1268, Portsmouth, NH 03801
5668422	EDI: SYNC	Nov 14 2024 23:39:00	Synch/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
5668423	EDI: SYNC	Nov 14 2024 23:39:00	Synchrony/PayPal Credit, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2024 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWeclf@pamd13trustee.com
Michael A. Cibik	on behalf of Debtor 1 Austin X. Jones help@cibiklaw.com noreply01@cibiklaw.com; noreply02@cibiklaw.com; noreply03@cibiklaw.com; noreply04@cibiklaw.com; noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1: Austin X. Jones First Name Middle Name Last Name			Social Security number or ITIN: xxx-xx-7367 EIN: _____
Debtor 2: (Spouse, if filing) First Name Middle Name Last Name			Social Security number or ITIN: _____ EIN: _____
United States Bankruptcy Court: Middle District of Pennsylvania			Date case filed for chapter: 13 11/13/24
Case number: 5:24-bk-02941-MJC			

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Austin X. Jones	
2. All other names used in the last 8 years		
3. Address	506 S Irving Ave Apt 3 Scranton, PA 18505-2052	
4. Debtor's attorney Name and address	Michael A. Cibik Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Contact phone 215 735-1060 Email: help@cibiklaw.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Max Roseann U.S. Courthouse 197 South Main Street Wilkes-Barre, PA 18701	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (570) 831-2500 Date: 11/14/24

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors	Date: December 16, 2024 at 11:00 AM	Location: Meeting held by Zoom, visit join.zoom.us , Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	*** Valid photo identification and proof of social security number are required *** For additional meeting information go to https://www.justice.gov/ust/moc
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 2/14/25
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 1/22/25
	Deadline for governmental units to file a proof of claim:	Filing deadline: 5/12/25
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	